



IN THE UNITED STATES
PATENT AND TRADEMARK OFFICE

D.J.
#2626 H-3-04
Revoc P/A

In re application of: **Malik, Dale W.**

Application Serial No. **09/287,023**

Filing Date: **April 6, 1999**

Title: **METHODS AND SYSTEMS FOR USING THE PUBLIC SWITCHED TELEPHONE NETWORK TO CONDUCT A TRANSACTION BETWEEN CUSTOMER ACCOUNTS**

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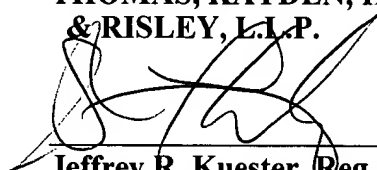
**Jeffrey R. Kuester, Esq.
THOMAS, KAYDEN, HORSTEMEYER
& RISLEY, L.L.P.**

100 Galleria Parkway, Suite 1750
Atlanta, Georgia 30339-5948

Respectfully Submitted,

**THOMAS, KAYDEN, HORSTEMEYER
& RISLEY, L.L.P.**

By:


Jeffrey R. Kuester, Reg. No. 34,367
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